

<i>SERFF Tracking Number:</i>	<i>JACK-126258979</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Jackson National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43327</i>
<i>Company Tracking Number:</i>	<i>7572 ET AL</i>		
<i>TOI:</i>	<i>A07I Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A07I.001 Equity Indexed</i>
<i>Product Name:</i>	<i>2.5% Premium Credit Endorsement</i>		
<i>Project Name/Number:</i>	<i>2.5% Premium Credit Endorsement/7572 ET AL</i>		

Filing at a Glance

Company: Jackson National Life Insurance Company

Product Name: 2.5% Premium Credit SERFF Tr Num: JACK-126258979 State: Arkansas

Endorsement

TOI: A07I Individual Annuities - Special SERFF Status: Closed-Approved- State Tr Num: 43327
Closed

Sub-TOI: A07I.001 Equity Indexed Co Tr Num: 7572 ET AL State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Authors: Julie Hughes, Lynda

Neese, Lynne Gerding, Sarah

Hernandez

Date Submitted: 08/25/2009

Disposition Date: 08/26/2009
Disposition Status: Approved-Closed

Implementation Date Requested: 10/12/2009

Implementation Date:

State Filing Description:

General Information

Project Name: 2.5% Premium Credit Endorsement

Project Number: 7572 ET AL

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: The form is exempt from filing with Michigan, our State of domicile, by Order No. 97-010-M, which was issued and entered January 29, 1997, effective February 1, 1997.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/26/2009

Explanation for Other Group Market Type:

State Status Changed: 08/26/2009

Deemer Date:

Created By: Lynne Gerding

Submitted By: Sarah Hernandez

Corresponding Filing Tracking Number: 7572 et al

Filing Description:

SERFF Tracking Number: JACK-126258979 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 43327
Company Tracking Number: 7572 ET AL
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: 2.5% Premium Credit Endorsement
Project Name/Number: 2.5% Premium Credit Endorsement/7572 ET AL

Submitted for your review are the above-referenced forms. The forms are new and will not replace any existing form. These forms will be used with FIA100, which was approved by your Department on August 17, 2009, or any subsequently approved individual fixed index annuity as appropriate.

These endorsements are similar in nature to previously approved endorsements:

Form Description	-----	New Form Number	-----	Similar Form Number	-----	Similar Form Approval Date
2.5% Premium Credit Endorsement	-----	7572	-----	7537	-----	12/05/2007
5% Premium Credit Endorsement	-----	7573	-----	7538	-----	12/05/2007

The main change from the previously approved endorsement is the addition of language stating that the guaranteed minimum caps provided in the endorsement apply only during the Indexed Option period. Guaranteed minimum caps will not apply to any amounts remaining in an Indexed Option after the end of the Indexed Option period, which may occur when certain optional endorsements are elected.

To aid in your review, redlined copies against the similar approved forms are provided for your reference.

Endorsements 7572 and 7573 offer the Owner a credit to the Accumulation Value equal to the specified percentage of each Premium received during the first Contract Year. This premium credit amount will increase the value of the owner's contract if the contract is held longer than the recapture period. The benefit offered by this form is strictly optional and there is no endorsement charge associated with this endorsement, however lower caps and interest rates credited to amounts allocated to the Fixed Option for Contracts with this endorsement will be lower than those for Contracts without this endorsement. The interest rates credited will never be less than the minimum guaranteed Fixed Option interest rate for the Contract. This endorsement can only be added at issue of the underlying contract. Issue ages are 0 – 90.

A readability certification has been included with this submission. This form will be issued by Jackson National Life Insurance Company, and will be marketed to the general public by appropriately licensed registered representatives through broker/dealers and financial institutions.

This form is exempt from filing with Michigan, our state of domicile, by Order No. 97 010 M, which was issued and entered January 29, 1997, effective February 1, 1997. To the best of our knowledge and belief its provisions comply with applicable laws and regulations of your jurisdiction. With regard to Regulation 19, Jackson National Life hereby certifies that we do NOT discriminate based on sex in the sale of insurance.

Variables within the forms have been bracketed and generally consist of names, dates and numbers. The forms, when issued, may vary in format, paper size, border and Company logo. We will correct any minor typographical error that may be identified after filing. Additionally, a small square bar code may be placed in the far bottom left-hand corner.

SERFF Tracking Number: JACK-126258979 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 43327
Company Tracking Number: 7572 ET AL
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: 2.5% Premium Credit Endorsement
Project Name/Number: 2.5% Premium Credit Endorsement/7572 ET AL

Forms may vary somewhat in format, such as printing as two-sided pages versus one-sided pages. The content of each form will remain exactly as submitted.

I look forward to your favorable review. If I can be of any assistance to you, or if additional information is required, please contact me by telephone at 800/317-7989, by facsimile at 517/706-5522, or by email at pd&sf@jackson.com.

Company and Contact

Filing Contact Information

Sarah Hernandez, Analyst pd&sf@jackson.com
1 Corporate Way 800-317-7989 [Phone]
Lansing, MI 48951 517-706-5522 [FAX]

Filing Company Information

Jackson National Life Insurance Company CoCode: 65056 State of Domicile: Michigan
1 Corporate Way Group Code: 918 Company Type:
Lansing, MI 48915 Group Name: State ID Number:
(800) 317-7989 ext. [Phone] FEIN Number: 38-1659835

Filing Fees

Fee Required? Yes
Fee Amount: \$40.00
Retaliatory? No
Fee Explanation: \$20.00 per form - 2 forms
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Jackson National Life Insurance Company	\$40.00	08/25/2009	30095027

<i>SERFF Tracking Number:</i>	<i>JACK-126258979</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/26/2009	08/26/2009

<i>SERFF Tracking Number:</i>	<i>JACK-126258979</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>2.5% Premium Credit Endorsement/7572 ET AL</i>		

Disposition

Disposition Date: 08/26/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>JACK-126258979</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>2.5% Premium Credit Endorsement/7572 ET AL</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Redline Comparisons to Previously Approved Forms		Yes
Supporting Document	AR - Certification Notice		Yes
Form	2.5% Premium Credit Endorsement		Yes
Form	5% Premium Credit Endorsement		Yes

SERFF Tracking Number: JACK-126258979 State: Arkansas

Filing Company: Jackson National Life Insurance Company State Tracking Number: 43327

Company Tracking Number: 7572 ET AL

TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed

Product Name: 2.5% Premium Credit Endorsement

Project Name/Number: 2.5% Premium Credit Endorsement/7572 ET AL

Form Schedule

Lead Form Number: 7572

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	7572	Policy/Cont	2.5% Premium Credit Initial ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			51.400	7572 endorsement form 08-24- 09.pdf
	7573	Policy/Cont	5% Premium Credit Initial ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			51.500	7573 endorsement form 08-24- 09.pdf

[2.5%] PREMIUM CREDIT ENDORSEMENT

This endorsement is made a part of the Contract to which it is attached and is effective on the Issue Date. To the extent any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this endorsement will control. This endorsement will cease upon termination of the Contract. The Premium Credit may only be elected prior to the Issue Date.

PLEASE NOTE: The Monthly Average Annual Cap, Monthly Cap, and Point to Point Annual Cap for Contracts issued with this endorsement will be lower than Caps applicable to Contracts issued without this endorsement. The interest credited to amounts allocated to the Fixed Option for Contracts issued with this endorsement will be lower than the interest credited to Contracts issued without this endorsement but will never be less than the minimum guaranteed Fixed Option interest rate for the Contract.

The Contract is amended as follows:

1. The **CONTRACT DATA PAGE** is amended by the addition of the following:

"Recapture Charge: The Company assesses a Recapture Charge against certain amounts withdrawn from the Indexed Account Option(s) and/or Fixed Account Option(s). Recapture Charges are based on a percentage of the Accumulation Value according to the following schedule.

<u>Contract</u> <u>Year</u>	<u>Recapture Charge</u> <u>Percentage</u>
[1	2.40%
2	2.00%
3	1.50%
4	1.00%
5	0.50%
6 and thereafter	0%"]

2. The following is added to the **DEFINITIONS** contained in the Contract:

"PREMIUM CREDIT. The Company will add a credit to the Accumulation Value equal to [2.5%] of each Premium received during the first Contract Year.

RECAPTURE CHARGE. The charge assessed against certain withdrawals from the Accumulation Value, payments under an income option, payment of the death benefit, or exchanges."

3. The **GENERAL PROVISIONS** of the Contract is amended by the addition of the following provision:

"PREMIUM CREDIT. The Company will credit [2.5%] of each Premium payment received during the first Contract Year. The Company will declare lower caps and interest rates for Contracts with a Premium Credit than for Contracts without a Premium Credit. The Premium Credit will be credited to the Accumulation Value at the same time and in the same manner as the Premium. The Company will take back (recapture) the Premium Credit in accordance with the Recapture Charge schedule on the Contract Data Page, subject to the Recapture Charge provisions.

Your Accumulation Value will reflect any increases attributable to a Premium Credit. Premium Credits, and any increases attributable to a Premium Credit, will be considered earnings under the Contract.

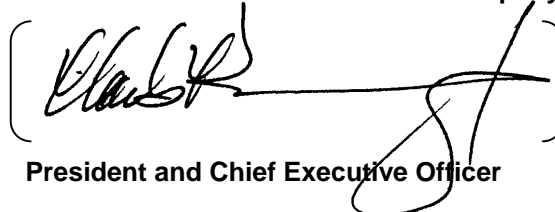
RECAPTURE CHARGE. The Premium Credit will be recaptured through a charge deducted from the Accumulation Value upon a full or partial withdrawal, payments under an income option, payment of a death benefit, or exchanges, in accordance with the Recapture Charge schedule set forth on the Contract Data Page. The Recapture Charge will be waived in the same manner as the Withdrawal Charge as described in the following sections of the Contract: (a) Free Withdrawals, (b) Qualified Plan Contract Required Minimum Distributions, (c) Terminal Illness Benefit and (d) Extended Care Benefit.

For purposes of calculating the Recapture Charge on partial withdrawals, the Recapture Charge is equal to the Recapture Charge percentage multiplied by the total amount withdrawn from each Fixed Account Option and/or Indexed Account Option such that the total reduction in the Accumulation Value is greater than the amount requested and paid."

4. The **CONTRACT OPTION PROVISIONS** of the Contract are amended to replace the second paragraph under **Index Interest To Be Credited / Index Participation Rate / Monthly Average Annual Cap / Monthly Cap / Point to Point Annual Cap** with the following paragraph:

"The Index Participation Rate in effect on the Allocation Date for a given index and crediting method will not change during the Indexed Option period. The Monthly Average Annual Cap, Monthly Cap and Point to Point Annual Cap are determined and guaranteed for each Indexed Option Year and may be changed on each Indexed Option Anniversary. [The Monthly Average Annual Cap declared for any Indexed Option Year will not be less than 4.50% for the S&P 500 Index or less than 3.50% for the Multi-Strategy Index. The Monthly Cap declared for any Indexed Option Year will not be less than 1.00% for the S&P 500 Index or less than 1.00% for the Multi-Strategy Index. The Point to Point Annual Cap declared for any Indexed Option Year will not be less than 2.50% for the S&P 500 Index or less than 2.50% for the Multi-Strategy Index.] These guaranteed minimum Caps apply only during the Indexed Option period. If amounts remain in an Indexed Option after the end of the Indexed Option period, which may occur when certain optional endorsements are elected, these guaranteed minimum Caps no longer apply."

Signed for the
Jackson National Life Insurance Company



President and Chief Executive Officer

[5%] PREMIUM CREDIT ENDORSEMENT

This endorsement is made a part of the Contract to which it is attached and is effective on the Issue Date. To the extent any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this endorsement will control. This endorsement will cease upon termination of the Contract. The Premium Credit may only be elected prior to the Issue Date.

PLEASE NOTE: The Monthly Average Annual Cap, Monthly Cap, and Point to Point Annual Cap for Contracts issued with this endorsement will be lower than Caps applicable to Contracts issued without this endorsement. The interest credited to amounts allocated to the Fixed Option for Contracts issued with this endorsement will be lower than the interest credited to Contracts issued without this endorsement but will never be less than the minimum guaranteed Fixed Option interest rate for the Contract.

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<u>Contract</u> <u>Year</u>	<u>Recapture Charge</u> <u>Percentage</u>
[1	4.75%
2	4.00%
3	3.50%
4	2.00%
5	1.00%
6 and thereafter	0%"]

2. The following is added to the **DEFINITIONS** contained in the Contract:

"PREMIUM CREDIT. The Company will add a credit to the Accumulation Value equal to [5%] of each Premium received during the first Contract Year.

RECAPTURE CHARGE. The charge assessed against certain withdrawals from the Accumulation Value, payments under an income option, payment of the death benefit, or exchanges."

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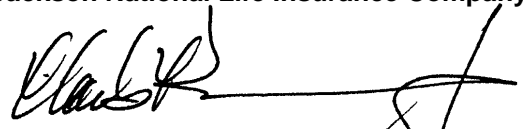
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"The Index Participation Rate in effect on the Allocation Date for a given index and crediting method will not change during the Indexed Option period. The Monthly Average Annual Cap, Monthly Cap and Point to Point Annual Cap are determined and guaranteed for each Indexed Option Year and may be changed on each Indexed Option Anniversary. [The Monthly Average Annual Cap declared for any Indexed Option Year will not be less than 4.50% for the S&P 500 Index or less than 3.50% for the Multi-Strategy Index. The Monthly Cap declared for any Indexed Option Year will not be less than 1.00% for the S&P 500 Index or less than 1.00% for the Multi-Strategy Index. The Point to Point Annual Cap declared for any Indexed Option Year will not be less than 2.50% for the S&P 500 Index or less than 2.50% for the Multi-Strategy Index.] These guaranteed minimum Caps apply only during the Indexed Option period. If amounts remain in an Indexed Option after the end of the Indexed Option period, which may occur when certain optional endorsements are elected, these guaranteed minimum Caps no longer apply."

Signed for the
Jackson National Life Insurance Company


President and Chief Executive Officer

SERFF Tracking Number: JACK-126258979 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 43327
Company Tracking Number: 7572 ET AL
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: 2.5% Premium Credit Endorsement
Project Name/Number: 2.5% Premium Credit Endorsement/7572 ET AL

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: AR - Flesch Certificate.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not applicable Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability Comments: Attachments: Statement of Variability 7572.pdf Statement of Variability 7573.pdf		

	Item Status:	Status Date:
Satisfied - Item: Redline Comparisons to Previously Approved Forms Comments: Attachments: 7572 redlined with 7537.pdf 7573 redlined with 7538.pdf		

	Item Status:	Status Date:
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<i>SERFF Tracking Number:</i>	<i>JACK-126258979</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Jackson National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43327</i>
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<i>Product Name:</i>	<i>2.5% Premium Credit Endorsement</i>		
<i>Project Name/Number:</i>	<i>2.5% Premium Credit Endorsement/7572 ET AL</i>		
Satisfied - Item:	AR - Certification Notice		
Comments:			
Attachment:			
AR - Certification Notice.pdf			

CERTIFICATION

This is to certify that 7572 has achieved a Flesch Reading Ease Score of 51.4 and complies with the requirements of Arkansas State Ann. §66-3251 through §66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

This is to certify that 7573 has achieved a Flesch Reading Ease Score of 51.5 and complies with the requirements of Arkansas State Ann. §66-3251 through §66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Jackson National Life Insurance Company



By: _____
Julie Hughes
Assistant Vice-President
Product Drafting and State Filing Department

Date: August 25, 2009

Arkansas

JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Endorsement: 7572
Revision Date: 08/24/09

Page(s)	Bracketed (Variable)	Range of Variables																
Page 1 Page 2	Premium Credit: [2.5%]	0.25% - 10.00%																
Page 1	<div>Recapture Charge:</div> <table><thead><tr><th><u>Contract</u></th><th><u>Recapture Charge</u></th></tr><tr><th><u>Year</u></th><th><u>Percentage</u></th></tr></thead><tbody><tr><td>[1</td><td>2.40%</td></tr><tr><td>2</td><td>2.00%</td></tr><tr><td>3</td><td>1.50%</td></tr><tr><td>4</td><td>1.00%</td></tr><tr><td>5</td><td>0.50%</td></tr><tr><td>6 and thereafter</td><td>0%]</td></tr></tbody></table>	<u>Contract</u>	<u>Recapture Charge</u>	<u>Year</u>	<u>Percentage</u>	[1	2.40%	2	2.00%	3	1.50%	4	1.00%	5	0.50%	6 and thereafter	0%]	<div>Year: 1-10</div> <div>Percentage: 0.00% - 10.00%</div> <div>Will never be greater than the required to comply with the Standard Nonforfeiture Law for Individual Deferred Annuities.</div>
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Page 2	Signature of Jackson National Life Insurance Company President	As the identity of this individual could change over time, it is appropriate to bracket it as variable. The identity the officer has no material effect on the risk assumed by Jackson National Life Insurance Company or the owner of the contract.																

JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Endorsement: 7573
Effective Date: 08/24/09

Page(s)	Bracketed (Variable)	Range of Variables														
Page 1 Page 2	Premium Credit: [5%]	0.25% - 10.00%														
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PLEASE NOTE: The Monthly Average Annual Cap, Monthly Cap, and Point to Point Annual Cap for Contracts issued with this endorsement will be lower than Caps applicable to Contracts issued without this endorsement. The interest credited to amounts allocated to the Fixed Option for Contracts issued with this endorsement will be lower than the interest credited to Contracts issued without this endorsement but will never be less than the minimum guaranteed Fixed Option interest rate for the Contract.

The Contract is amended as follows:

1. The **CONTRACT DATA PAGE** is amended by the addition of the following:

"Recapture Charge: The Company assesses a Recapture Charge against certain amounts withdrawn from the Indexed Account Option(s) and/or Fixed Account Option(s). Recapture Charges are based on a percentage of the Accumulation Value according to the following schedule.

<u>Contract</u> <u>Year</u>	<u>Recapture Charge</u> <u>Percentage</u>
[1	2.40%
2	2.00%
3	1.50%
4	1.00%
5	0.50%
6 and thereafter	0%"]

2. The following is added to the **DEFINITIONS** contained in the Contract:

"PREMIUM CREDIT. The Company will add a credit to the Accumulation Value equal to [2.5%] of each Premium received during the first Contract Year.

RECAPTURE CHARGE: The charge assessed against certain withdrawals from the Accumulation Value, payments under an income option, payment of the death benefit, or exchanges."

3. The **GENERAL PROVISIONS** of the Contract is amended by the addition of the following provision:

"PREMIUM CREDIT. The Company will credit [2.5%] of each Premium payment received during the first Contract Year. The Company will declare lower caps and interest rates for Contracts with a Premium Credit than for Contracts without a Premium Credit. The Premium Credit will be credited to the Accumulation Value at the same time and in the same manner as the Premium. The Company will take back (recapture) the Premium Credit in accordance with the Recapture Charge schedule on the Contract Data Page, subject to the Recapture Charge provisions.

Your Accumulation Value will reflect any ~~gains-increases~~ attributable to a Premium Credit. Premium Credits, and any ~~gains-increases~~ attributable to a Premium Credit, will be considered earnings under the Contract.

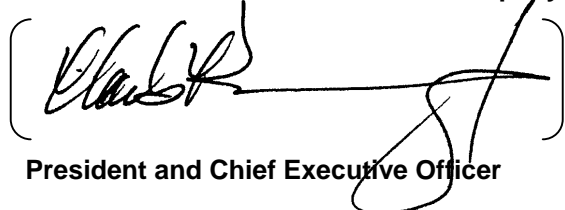
RECAPTURE CHARGE. The Premium Credit will be recaptured through a charge deducted from the Accumulation Value upon a full or partial withdrawal, payments under an income option, payment of a death benefit, or exchanges, in accordance with the Recapture Charge schedule set forth on the Contract Data Page. The Recapture Charge will be waived in the same manner as the Withdrawal Charge as described in the following sections of the Contract: (a) Free Withdrawals, (b) Qualified Plan Contract Required Minimum Distributions, (c) Terminal Illness Benefit and (d) Extended Care Benefit.

For purposes of calculating the Recapture Charge on partial withdrawals, the Recapture Charge is equal to the Recapture Charge percentage multiplied by the total amount withdrawn from each Fixed Account Option and/or Indexed Account Option such that the total reduction in the Accumulation Value is greater than the amount requested and paid."

4. The **CONTRACT OPTION PROVISIONS** of the Contract are amended to replace the second paragraph under **Index Interest To Be Credited / Index Participation Rate / Monthly Average Annual Cap / Monthly Cap / Point to Point Annual Cap** with the following paragraph:

"The Index Participation Rate in effect on the Allocation Date for a given index and crediting method will not change during the Indexed Option period. The Monthly Average Annual Cap, Monthly Cap and Point to Point Annual Cap are determined and guaranteed for each Indexed Option Year and may be changed on each Indexed Option Anniversary. [The Monthly Average Annual Cap declared for any Indexed Option Year will not be less than 4.50% for the S&P 500 Index or less than 3.50% for the Multi-Strategy Index. The Monthly Cap declared for any Indexed Option Year will not be less than 1.00% for the S&P 500 Index or less than 1.00% for the Multi-Strategy Index. The Point to Point Annual Cap declared for any Indexed Option Year will not be less than 2.50% for the S&P 500 Index or less than 2.50% for the Multi-Strategy Index.-"] These guaranteed minimum Caps apply only during the Indexed Option period. If amounts remain in an Indexed Option after the end of the Indexed Option period, which may occur when certain optional endorsements are elected, these guaranteed minimum Caps no longer apply."

Signed for the
Jackson National Life Insurance Company



President and Chief Executive Officer

[5%] PREMIUM CREDIT ENDORSEMENT

This endorsement is made a part of the Contract to which it is attached and is effective on the Issue Date. To the extent any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this endorsement will control. This endorsement will cease upon termination of the Contract. The Premium Credit may only be elected prior to the Issue Date.

PLEASE NOTE: The Monthly Average Annual Cap, Monthly Cap, and Point to Point Annual Cap for Contracts issued with this endorsement will be lower than Caps applicable to Contracts issued without this endorsement. The interest credited to amounts allocated to the Fixed Option for Contracts issued with this endorsement will be lower than the interest credited to Contracts issued without this endorsement but will never be less than the minimum guaranteed Fixed Option interest rate for the Contract.

The Contract is amended as follows:

1. The **CONTRACT DATA PAGE** is amended by the addition of the following:

"Recapture Charge: The Company assesses a Recapture Charge against certain amounts withdrawn from the Indexed Account Option(s) and/or Fixed Account Option(s). Recapture Charges are based on a percentage of the Accumulation Value according to the following schedule.

<u>Contract</u> <u>Year</u>	<u>Recapture Charge</u> <u>Percentage</u>
[1	4.75%
2	4.00%
3	3.50%
4	2.00%
5	1.00%
6 and thereafter	0%"]

2. The following is added to the **DEFINITIONS** contained in the Contract:

"PREMIUM CREDIT. The Company will add a credit to the Accumulation Value equal to [5%] of each Premium received during the first Contract Year.

RECAPTURE CHARGE: The charge assessed against certain withdrawals from the Accumulation Value, payments under an income option, payment of the death benefit, or exchanges."

3. The **GENERAL PROVISIONS** of the Contract is amended by the addition of the following provision:

"PREMIUM CREDIT. The Company will credit [5%] of each Premium payment received during the first Contract Year. The Company will declare lower caps and interest rates for Contracts with a Premium Credit than for Contracts without a Premium Credit. The Premium Credit will be credited to the Accumulation Value at the same time and in the same manner as the Premium. The Company will take back (recapture) the Premium Credit in accordance with the Recapture Charge schedule on the Contract Data Page, subject to the Recapture Charge provisions.

Your Accumulation Value will reflect any ~~gains-increases~~ attributable to a Premium Credit. Premium Credits, and any ~~gains-increases~~ attributable to a Premium Credit, will be considered earnings under the Contract.


RECAPTURE CHARGE. The Premium Credit will be recaptured through a charge deducted from the Accumulation Value upon a full or partial withdrawal, payments under an income option, payment of a death benefit, or exchanges, in accordance with the Recapture Charge schedule set forth on the Contract Data Page. The Recapture Charge will be waived in the same manner as the Withdrawal Charge as described in the following sections of the Contract: (a) Free Withdrawals, (b) Qualified Plan Contract Required Minimum Distributions, (c) Terminal Illness Benefit and (d) Extended Care Benefit.

For purposes of calculating the Recapture Charge on partial withdrawals, the Recapture Charge is equal to the Recapture Charge percentage multiplied by the total amount withdrawn from each Fixed Account Option and/or Indexed Account Option such that the total reduction in the Accumulation Value is greater than the amount requested and paid."

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Signed for the
Jackson National Life Insurance Company


President and Chief Executive Officer

CONSENT TO SUBMIT RATES
AND/OR COST BASIS FOR APPROVAL

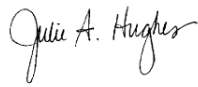
The Jackson National Life Insurance Company of Lansing, Michigan does hereby consent and agree:

- A) that all premium rates and/or cost basis both “maximum” and “current or projected,” used in relation to form numbers 7572 and 7573 must be filed with the Insurance Commissioner for the State of Arkansas (“Commissioner”) at least sixty (60) days prior to their proposed effective date. Such rates and/or cost basis shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost basis prior to the expiration of sixty (60) days.

or

- B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

Jackson National Life Insurance Company

By : 

Julie Hughes
Assistant Vice-President
Product Drafting and State Filing Department

Date: August 25, 2009